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B8 (Form 8) (12/08)

# United States Bankruptcy Court Western District of Virginia

In re	Patrick Wayne Shirey Angela Maria Shirey			Case No.	14-50770 7
	rangola mana onney		Debtor(s)	Chapter	
PART	CHAPTER 7  A - Debts secured by proper property of the estate. Atta		must be fully com		
Propert	y No. 1		7		
Credite	or's Name: -		Describe Proper	ty Securing Debt	:
	y will be (check one): Surrendered	☐ Retained			
	ning the property, I intend to (conclude Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.	S.C. § 522(f)).	
	y is (check one): Claimed as Exempt		☐ Not claimed as	s exempt	
	<b>3</b> - Personal property subject to dditional pages if necessary.)  y No. 1	unexpired leases. (All three	ee columns of Part B	must be complete	ed for each unexpired lease.
Lessor Julie S	's Name: engel	Describe Leased Parental lease	roperty:	Lease will be U.S.C. § 365	e Assumed pursuant to 11 (p)(2):
persona	e under penalty of perjury th Il property subject to an unex July 22, 2014		/s/ Patrick Wayne Patrick Wayne Sh	Shirey	estate securing a debt and/o
Date _	July 22, 2014	Signature	/s/ Angela Maria S Angela Maria Shin Joint Debtor		

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B7 (Official Form 7) (04/13)

# United States Bankruptcy Court Western District of Virginia

In re	Patrick Wayne Shirey Angela Maria Shirey		Case No.	14-50770
		Debtor(s)	Chapter	7
			-	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$29,405.54 Employment 2012 husband \$26,528.00 Employment 2013 husband \$17,858.50 Employment 2014 YTD husband

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$9.840.00 Social Security 2012-wife

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AMOUNT <b>\$2,088.00</b>	SOURCE Social Security 2012 - son
\$2,088.00	Social Security 2012-son
\$9,960.00	Social Security 2013-wife
\$2,124.00	Social Security 2013-son
\$2,124.00	Social Security 2013-son
\$5,064.00	Social Security 2014 YTD-wife
\$1,081.80	Social Security 2014 YTD-son
\$1,081.80	Social Security 2014 YTD-son

## 3. Payments to creditors

#### None

#### Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Shenandoah Memorial Hospital

v Patrick Shirey NATURE OF PROCEEDING garnishment summons

COURT OR AGENCY
AND LOCATION
Shenandoah County General District

STATUS OR DISPOSITION pending

Court 215 Mill Road Suite 120

Woodstock, VA 22853

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Carlton Legal Services, PLC 118 MacTanly Place Staunton, VA 24401 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$97.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

ANSFER(S) IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

# 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**NAME** 

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

Mono h

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

## 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

# 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 22, 2014	Signature	/s/ Patrick Wayne Shirey	
		_	Patrick Wayne Shirey	
			Debtor	
Date	July 22, 2014	Signature	/s/ Angela Maria Shirey	
		_	Angela Maria Shirey	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B6A (Official Form 6A) (12/07)

In re Patrick Wayne Shirey,
Angela Maria Shirey

Case No. **14-50770** 

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Patrick Wayne Shirey,
Angela Maria Shirey

Case No.	14-50770

Debtors

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	30.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank account-checking Union First	н	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit Julie Sengel	J	550.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Bedroom 1 furniture & items including television, bed, dressers-3, etc.	J	200.00
	computer equipment.	Bedroom 2 furniture & items including dressers-2, beds-2, loveseat, etc.	J	75.00
		Living room furniture & items including chair, loveseat, couch, lamp, television, end table, etc.	J	250.00
		Dining room furniture & items including table, chairs-4, etc.	J	50.00
		Kitchen items including appliances, coffee maker, toaster, microwave, can opener, dishes, pots, pans silverware, etc.	J ,	100.00
		Den furniture & items including television, couch, loveseat, chair, entertainment center, etc.	J	300.00
		Bathroom items including towels, linens, etc.	J	15.00
		Garage/lawn care items including lawn mower, etc.	J	100.00
		Basement/Laundry items including washer, dryer, etc.	J	75.00

Sub-Total > 1,945.00 (Total of this page)

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Patrick Wayne Shirey,
Angela Maria Shirey

Case No.	14-50770	
Case No.	14-30//0	

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
		Game	systems-2	J	300.00
		Movie	s	J	50.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothe	es-husband	Н	50.00
		Clothe	es-wife	W	50.00
		Clothe	es-dependent's	J	150.00
		Jewel	ry	J	20.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Sub-Total > **620.00**(Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Patrick Wayne Shirey,
Angela Maria Shirey

~ ``		
Case No.	14-50770	

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor		Garnished funds	н	2,994.16
	including tax refunds. Give particulars.		Tax refund-federal prorated	J	3,993.00
			Tax refund-state prorated	J	537.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
			T)	Sub-Total of this page)	al > 7,524.16

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Patrick Wayne Shirey,
	Angela Maria Shirey

Case No.	14-50770	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.	1997 Ford Escort	Н	250.00
26. Boats, motors, and accessories.	x		
27. Aircraft and accessories.	x		
28. Office equipment, furnishings, and supplies.	x		
29. Machinery, fixtures, equipment, and supplies used in business.	x		
30. Inventory.	x		
31. Animals.	Pet-guinea pig	J	1.00
32. Crops - growing or harvested. Give particulars.	x		
33. Farming equipment and implements.	x		
34. Farm supplies, chemicals, and feed.	x		
35. Other personal property of any kind not already listed. Itemize.	x		

| Sub-Total > 251.00 | | (Total of this page) | | Total > 10,340.16 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re Patrick Wayne Shirey,
Angela Maria Shirey

Case No.	14-50770	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	claims	the	exemptions t	o which	debtor is	entitled	under:	
(Charle	one he	v)						

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☐ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

(1)(1)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	Va. Code Ann. § 34-4	30.00	30.00
Checking, Savings, or Other Financial Accounts, Bank account-checking Union First	Certificates of Deposit Va. Code Ann. § 34-4	200.00	200.00
Security Deposits with Utilities, Landlords, and Of Security Deposit Julie Sengel	<u>thers</u> Va. Code Ann. § 34-4	1.00	550.00
Household Goods and Furnishings Bedroom 1 furniture & items including television, bed, dressers-3, etc.	Va. Code Ann. § 34-26(4a)	200.00	200.00
Bedroom 2 furniture & items including dressers-2, beds-2, loveseat, etc.	Va. Code Ann. § 34-26(4a)	75.00	75.00
Living room furniture & items including chair, loveseat, couch, lamp, television, end table, etc.	Va. Code Ann. § 34-26(4a)	250.00	250.00
Dining room furniture & items including table, chairs-4, etc.	Va. Code Ann. § 34-26(4a)	50.00	50.00
Kitchen items including appliances, coffee maker, toaster, microwave, can opener, dishes, pots, pans, silverware, etc.	Va. Code Ann. § 34-26(4a)	100.00	100.00
Den furniture & items including television, couch, loveseat, chair, entertainment center, etc.	Va. Code Ann. § 34-26(4a)	300.00	300.00
Bathroom items including towels, linens, etc.	Va. Code Ann. § 34-26(4a)	15.00	15.00
Garage/lawn care items including lawn mower, etc.	Va. Code Ann. § 34-26(4a)	100.00	100.00
Basement/Laundry items including washer, dryer, etc.	Va. Code Ann. § 34-26(4a)	75.00	75.00
Game systems-2	Va. Code Ann. § 34-26(4a)	300.00	300.00
Movies	Va. Code Ann. § 34-26(4a)	50.00	50.00
Wearing Apparel Clothes-husband	Va. Code Ann. § 34-26(4)	50.00	50.00
Clothes-wife	Va. Code Ann. § 34-26(4)	50.00	50.00
Clothes-dependent's	Va. Code Ann. § 34-26(4)	150.00	150.00

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/13) -- Cont.

In re Patrick Wayne Shirey,
Angela Maria Shirey

Case No.	14-50770	
Cube 110.		

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Jewelry	Va. Code Ann. § 34-26(4)	20.00	20.00
Other Liquidated Debts Owing Debtor Including Ta Garnished funds	<u>x Refund</u> Va. Code Ann. § 34-4	2,994.16	2,994.16
Tax refund-federal prorated	Va. Code Ann. § 34-4	3,993.00	3,993.00
Tax refund-state prorated	Va. Code Ann. § 34-4	537.00	537.00
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Ford Escort	Va. Code Ann. § 34-26(8)	250.00	250.00
Animals Pet-guinea pig	Va. Code Ann. § 34-26(5)	1.00	1.00

Total: 9,791.16 10,340.16

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B6D (Official Form 6D) (12/07)

In re	Patrick Wayne Shirey,	
	Angela Maria Shirey	,

Case No. **14-50770** 

**Debtors** 

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors hold	mg	seci	ned claims to report on this Schedule D.					
CDEDITORIS NAME	C	Hu	lusband, Wife, Joint, or Community			D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGENT	UZ LL QULDAH ED	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.				П				
			Value \$					
Account No.				П				
			Value \$					
Account No.								
	L		Value \$	Щ		_		
continuation sheets attached			S (Total of th	ubto is p				
			(Report on Summary of Sci		otal ule:	- 1	0.00	0.00

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B6E (Official Form 6E) (4/13)

In re

Patrick Wayne Shirey, **Angela Maria Shirey** 

Case No.	14-50770
Case No.	14-50//0

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Patrick Wayne Shirey, Angela Maria Shirey		Case No	14-50770	
_		Debtors			

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBT	H W	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTI	UZLLQU	1	S P U	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C J	IS SUBJECT TO SETOFF, SO STATE.	N G E N	U I D A T	I F	FI	AMOUNT OF CLAIM
Account No. multiple			06/2005 Medical Services	T	T E D			
Augusta Health Care Inc. P.O. Box 1000 Fishersville, VA 22939		w						
,								1,200.00
Account No.								
Valley Credit Services P.O. Box 83 Staunton, VA 24401			Additional notice for Augusta Health Care Inc.					Notice Only
Account No. multiple			06/2005	+	T	t	†	
Augusta Medical Group P. O. Box 388 Fishersville, VA 22939		w	Medical Services					
								2,200.00
Account No. 5303			03/2004 to 03/2004 Credit card purchases					
Capital One P.O. Box 30285 Salt Lake City, UT 84130		J						
								335.00
6 continuation sheets attached			(Total of	Subt			,	3,735.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick Wayne Shirey,	Case No	14-50770	
	Angela Maria Shirey			

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ğ	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	UNLIQUIDAT	T F	
Account No. 4215			04/2014	] T	T		
Harrisonburg Foot & Ankle Clinic 401 University Blvd P.O. Box 1314 Harrisonburg, VA 22803		w	Medical Services		D		100.00
Account No.	T			П			
Credit Collection Services Two Wells Avenue Newton, MA 02459			Additional notice for Harrisonburg Foot & Ankle Clinic				Notice Only
Account No. 4638			01/2011				
RMH Family Medicine 1661 S. Main Street Harrisonburg, VA 22801		w	Medical Services				2,231.79
Account No. multiple			03/2012	$\Box$			
RMH Family Medicine / Sentara 165 New Market Road Timberville, VA 22853		н	Medical Services				190.00
Account No. 4638	┢		10/2013	$\vdash$			
RMH Medical Group P.O. Box 1430 Harrisonburg, VA 22803		w	Medical Services				2,400.00
Sheet no. 1 of 6 sheets attached to Schedule of	_			Subt	ota	1	4 004 70
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	4,921.79

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B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick Wayne Shirey,	Case No <b>14-50770</b>
_	Angela Maria Shirey	,

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	DISPUTED	- 1	AMOUNT OF CLAIM
Account No.  Credit Collection Services 3 E. Montgomery Crossroad Savannah, GA 31406	-		Additional notice for RMH Medical Group		T E D			Notice Only
Account No.  Credit Protection Association 13355 Noel Road Dallas, TX 75240	-		Additional notice for RMH Medical Group					Notice Only
Account No.  RMH Medical Group 532 S. Main Street Harrisonburg, VA 22801	-		Additional notice for RMH Medical Group					Notice Only
Account No.  Valley Credit Services P.O. Box 83 Staunton, VA 24401	-		Additional notice for RMH Medical Group					Notice Only
Account No. none  RMH Medical Group P.O. Box 1430 Harrisonburg, VA 22803	-	н	01/2012 Medical Services					200.00
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_	_	I (Total of t	Subt			1	200.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick Wayne Shirey,	Case No	14-50770
	Angela Maria Shirey		
•		 <b>_</b> '	

						_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	CONTINGENT	UZL-QU-DAFE	U T F	AMOUNT OF CLAIM
Account No. none	4		? Personal Loan		'	Ē		
Scarlett Shirey 9780 Cave Hill Road Mc Gaheysville, VA 22840		Н	T CTSGHUI EGUN					200.00
Account No. unknown	╁	$\vdash$	01/2010					
Schettine & Nguyen, P.L.C. 10 South 23rd Street Richmond, VA 23223		J	Medical Services					
	┸							500.00
Account No.  Schettine & Nguyen, P.L.C. 319 W. Franklin Street Richmond, VA 23220			Additional notice for Schettine & Nguyen, P.L.C.					Notice Only
Account No. muliple			02/2005					
Sentara RMH Medical Center 2010 Health Campus Drive Harrisonburg, VA 22801		J	Medical Services					4,201.22
Account No.	†							
NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044			Additional notice for Sentara RMH Medical Center					Notice Only
Sheet no. 3 of 6 sheets attached to Schedule of	f	•			Sub			4,901.22
Creditors Holding Unsecured Nonpriority Claims			(".	Total of t	nıs	pag	ge)	ĺ

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B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick Wayne Shirey,	Case No	14-50770	
	Angela Maria Shirey			

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBT	H W	DATE CLAIM WAS INCURRED		CONTI	OZL_GD	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C	IG GLID IF CT TO GETOFF GO GT		N G E N T	UIDATE	AMOUNT OF CLAIM
RSI 5440 W. Northern Avenue Glendale, AZ 85301			Additional notice for Sentara RMH Medical Center			Ė	Notice Only
Account No.  RSI Enterprises 13645 Dulles Technology Drive Herndon, VA 20171			Additional notice for Sentara RMH Medical Center				Notice Only
Account No.  Schettine & Nguyen, P.L.C. 10 South 23rd Street Richmond, VA 23223			Additional notice for Sentara RMH Medical Center				Notice Only
Account No.  Sentara RMH Healthcare 532 S. Main Street Harrisonburg, VA 22801			Additional notice for Sentara RMH Medical Center				Notice Only
Account No. 3853  Shenandoah Medical Imaging 136-4 Creekside Lane Winchester, VA 22602		v	03/2014 Medical Services				1,200.00
Sheet no4 _ of _6 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		_	1	(Total of the	his		1,200.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick Wayne Shirey,	Case No14-50770
	Angela Maria Shirey	
-		<del></del> ,

		_					
CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	NL  QU  L  DATED	S P U T E	AMOUNT OF CLAIM
Account No.				]⊤	T E		
Shenandoah Medical Imaging P.O. Box 1807 Winchester, VA 22604			Additional notice for Shenandoah Medical Imaging		D		Notice Only
Account No. 3853	Г	Г	03/2014			T	
Shenandoah Memorial Hospital 759 S. Main Street Woodstock, VA 22664		J	Medical Services				
							9,448.93
Account No. multiple  University of VA Medical Center P.O. Box 800750 Charlottesville, VA 22908		w	07/2007 Medical Services				32,000.00
Account No.	┢			T		H	
HMP of Virginia P.O. Box 5681 Belfast, ME 04915-5600			Additional notice for University of VA Medical Center				Notice Only
Account No. multiple	r		07/2007	T			
UVA Physicians Group 500 Ray C. Hunt Drive Charlottesville, VA 22902		w	Medical Services				2,300.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of	-	_		Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				43,748.93

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B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick Wayne Shirey,	Case No14-50770
	Angela Maria Shirey	
-		<del></del> ,

					_	_	
CREDITOR'S NAME, MAILING ADDRESS	C O D	Hu H	sband, Wife, Joint, or Community	CONTI	U N	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	E B T O	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	T I N	l QU	DISPUTER	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	D A	E D	
Account No.				Ť	D A T E D		
UVA Physicians Group			Additional notice for		۲	T	1
P.O. Box 9007			UVA Physicians Group				Notice Only
Charlottesville, VA 22906							
Account No. multiple	-		01/2011	$\vdash$		$\vdash$	
Wallace Balancia and Hamilia			Medical Services				
Valley Behavioral Health 755 S. Main Street		w					
Suite Bo8							
Woodstock, VA 22664							2,000.00
Account No.							
Account No.				T			
Account No.				T			
Sheet no6 of _6 sheets attached to Schedule of	_			Subt			2,000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,000.00
			(Report on Summary of So		ota		60,706.94
			(Report on Summary of So	.nec	ıuıt	-8)	

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B6G (Official Form 6G) (12/07)

In re

Patrick Wayne Shirey, Angela Maria Shirey Case No. **14-50770** 

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Julie Sengel 14165 Narrow Path Fulks Run, VA 22830 Rental lease

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B6H (Official Form 6H) (12/07)

In re Patrick Wayne Shirey, Angela Maria Shirey Case No. **14-50770** 

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Doc 15 Filed 07/23/14 Entered 07/23/14 08:39:53 Desc Main Page 28 of 46 Document

Fill	in this information to identify your c	case:		
De	otor 1 Patrick Way			
Debtor 2 (Spouse, if filing) Angela Maria Shirey				
Uni	ted States Bankruptcy Court for the	e: WESTERN DISTRIC	T OF VIRGINIA	
Case number (If known) 14-50770			-	Check if this is:  ☐ An amended filing ☐ A supplement showing post-petition chapter
	fficial Form B 6I			13 income as of the following date:  MM / DD/ YYYY
S	chedule I: Your Inc	ome		12/13
	nlying correct intermation. It you			
atta	use. If you are separated and you	ır spouse is not filing w	ith you, do not include informatio	ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question
atta	use. If you are separated and you ch a separate sheet to this form.	ır spouse is not filing w	ith you, do not include informatio	n about your spouse. If more space is needed,
Pa	use. If you are separated and you ch a separate sheet to this form.  The describe Employment Fill in your employment	ır spouse is not filing w	ith you, do not include informatio ional pages, write your name and	n about your spouse. If more space is needed, case number (if known). Answer every question
Pa	use. If you are separated and you ch a separate sheet to this form.  It 1: Describe Employment  Fill in your employment information.  If you have more than one job, attach a separate page with	r spouse is not filing w On the top of any additi	ith you, do not include informatio ional pages, write your name and  Debtor 1  Employed	n about your spouse. If more space is needed, case number (if known). Answer every question  Debtor 2 or non-filing spouse  Employed
Pa	use. If you are separated and you ch a separate sheet to this form.  It 1: Describe Employment  Fill in your employment information.  If you have more than one job, attach a separate page with information about additional	r spouse is not filing w On the top of any additi	Debtor 1  Employed  Not employed	n about your spouse. If more space is needed, case number (if known). Answer every question  Debtor 2 or non-filing spouse  Employed
Pa	use. If you are separated and you ch a separate sheet to this form.  The discribe Employment  Fill in your employment  information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or	or spouse is not filing we On the top of any addition	Debtor 1  Employed  Not employed  HVAC Technician	n about your spouse. If more space is needed, case number (if known). Answer every question  Debtor 2 or non-filing spouse  Employed

**Give Details About Monthly Income** 

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

0.00

0.00

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 2. 3,034.66 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 0.00 Calculate gross Income. Add line 2 + line 3. 3,034.66 0.00

Schedule I: Your Income Official Form B 6I page 1

**Patrick Wayne Shirey** Debtor 1 14-50770 Debtor 2 **Angela Maria Shirey** Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 3.034.66 0.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 537.52 0.00 Mandatory contributions for retirement plans 5b. \$ \$ 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 0.00 Required repayments of retirement fund loans 5d. 5d. \$ \$ 0.00 0.00 5e. Insurance 5e. \$ 0.00 0.00 5f. 5f. **Domestic support obligations** \$ 0.00 0.00 5g. **Union dues** 5g. \$ 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 537.52 0.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 0.00 2,497.14 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. 0.00 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 **Unemployment compensation** 8d. 8d. 0.00 0.00 **Social Security** 8e. 0.00 8e. 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 0.00 Other monthly income. Specify: 8h.+ \$ \$ 0.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 0.00 9. 0.00 10. Calculate monthly income. Add line 7 + line 9. \$ \$ 10. 2,497.14 0.00 \$ 2,497.14 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. Specify: +\$ 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 2.497.14 12 applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain: Co-debtor receives from Social Security net \$844.00 excluded by 42 USC 407 & 11 USC 101(A)(B). Co-debtor receives for her two sons from Social Security net 180.30 excluded by 42 USC 407 & 11 USC 101(A)(B)

Case 14-50770 Doc 15 Filed 07/23/14 Entered 07/23/14 08:39:53 Desc Main Document Page 30 of 46

Fill	in this information to identify your case:				
Deb	Patrick Wayne Shirey		Check	if this is:	
				amended filing	
	otor 2 Angela Maria Shirey ouse, if filing)			supplement showing penses as of the foll	g post-petition chapter 13
(Spe	ouse, it filling)		ex	penses as of the foll	owing date:
Uni	ted States Bankruptcy Court for the: WESTERN DISTRICT OF V	VIRGINIA	N	MM / DD / YYYY	
Cas	e number 14-50770		□ А	separate filing for D	ebtor 2 because Debtor 2
(If k	cnown)		ma	aintains a separate h	ousehold
0					
	fficial Form B 6J chedule J: Your Expenses				12/1:
	as complete and accurate as possible. If two married people are t	filing together, both are equ	ally resnons	sible for supplying	
info	ormation. If more space is needed, attach another sheet to this for				
(if k	known). Answer every question.				
Part	1: Describe Your Household				
1.	Is this a joint case?				
	□ No. Go to line 2.				
	■ Yes. Does Debtor 2 live in a separate household?				
	■ No				
	Yes. Debtor 2 must file a separate Schedule J.				
2.	Do you have dependents? $\square$ No				
	Do not list Debtor 1 and Debtor 2.	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the dependents'	_			□ No
	names.	Son		11	Yes
		0		47	□ No
		Son		17	■ Yes
					□ No □ Yes
					□ Yes
					☐ Yes
3.	Do your expenses include No				_ 100
	expenses of people other than yourself and your dependents?				
	yoursen and your dependents:				
Part					
	imate your expenses as of your bankruptcy filing date unless you enses as of a date after the bankruptcy is filed. If this is a supple				
•	licable date.				
	lude expenses paid for with non-cash government assistance if you hassistance and have included it on <i>Schedule I: Your Income</i> (Of			Your exp	enses
4.	The rental or home ownership expenses for your residence. Inc	clude first mortgage payments	4. \$		550.00
	and any rent for the ground or lot.		<b>+.</b> ⊅		
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	<ul><li>4b. Property, homeowner's, or renter's insurance</li><li>4c. Home maintenance, repair, and upkeep expenses</li></ul>		4b. \$ 4c. \$		0.00 0.00
	4d. Homeowner's association or condominium dues		4c. \$		0.00
5.	Additional mortgage payments for your residence, such as hom	ne equity loans	5. \$	-	0.00

ebtor 1 ebtor 2	Patrick Wayne Shirey	Casa number (if know	<sub>20</sub> ) 14-50770
JULY Z	Angela Maria Shirey	Case number (if know	17 00110
Utili	ties:		
6a.	Electricity, heat, natural gas	6a. \$	120.00
6b.	Water, sewer, garbage collection	6b. \$	60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	105.00
6d.	Other. Specify:	6d. \$	0.00
Food	l and housekeeping supplies	7. \$	850.00
Chil	dcare and children's education costs	8. \$	0.00
Clot	hing, laundry, and dry cleaning	9. \$	100.00
. Pers	onal care products and services	10. \$	75.00
. Med	ical and dental expenses	11. \$	102.00
	sportation. Include gas, maintenance, bus or train fare.		
	ot include car payments.	12. \$	240.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13. \$	100.00
Cha	ritable contributions and religious donations	14. \$	0.00
	rance.		<del>-</del>
	ot include insurance deducted from your pay or included in lines 4 or 20.		
	Life insurance	15a. \$	0.00
15b.		15b. \$	0.00
15c.	Vehicle insurance	15c. \$	54.00
15d.	1 ,	15d. \$	0.00
Spec		16. \$	0.00
	allment or lease payments:		
17a.	Car payments for Vehicle 1	17a. \$	0.00
17b.	1 2	17b. \$	0.00
17c.	Other. Specify:	17c. \$	0.00
17d.	Other. Specify:	17d. \$	0.00
	r payments of alimony, maintenance, and support that you did not report as de		0.00
	your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	
	er payments you make to support others who do not live with you.	\$	0.00
Spec	iiiy:	19.	
Othe 20a.	Mortgages on other property	e 1: 1our income. 20a. \$	0.00
20a. 20b.		20a. \$	0.00
20c.		20c. \$	
	• •		0.00
20d.	. 1 . 1 1	20d. \$	0.00
	Homeowner's association or condominium dues	20e. \$	0.00
	er: Specify: Pet supplies	21. +\$	60.00
	arettes	+\$	120.00
Une	expected expenses	+\$	100.00
You	r monthly expenses. Add lines 4 through 21.	22. \$	2,636.00
	result is your monthly expenses.		2,300.00
	ulate your monthly net income.		
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,497.14
23b.		23b\$	2,636.00
			_,
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	-138.86
For ex	ou expect an increase or decrease in your expenses within the year after you fixample, do you expect to finish paying for your car loan within the year or do you expect your monortgage?  [O.]		crease because of a modification to the terms

Official Form B 6J Schedule J: Your Expenses page 2

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B 6 Summary (Official Form 6 - Summary) (12/13)

# United States Bankruptcy Court Western District of Virginia

In re	Patrick Wayne Shirey,		Case No.	14-50770
	Angela Maria Shirey			
_		Debtors	Chapter	7
			-	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	10,340.16		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		60,706.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,497.14
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,636.00
Total Number of Sheets of ALL Schedu	ıles	22			
	To	otal Assets	10,340.16		
			Total Liabilities	60,706.94	

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B 6 Summary (Official Form 6 - Summary) (12/13)

# United States Bankruptcy Court Western District of Virginia

In re	Patrick Wayne Shirey,		Case No.	14-50770
	Angela Maria Shirey			
		Debtors	Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	2,497.14
Average Expenses (from Schedule J, Line 22)	2,636.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,527.33

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		60,706.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		60,706.94

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# United States Bankruptcy Court Western District of Virginia

In re	Patrick Wayne Shirey Angela Maria Shirey			Case No.	14-50770
			Debtor(s)	Chapter	7
	<b>DECLARATION</b> O	CONCERN	ING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER	PENALTY (	OF PERJURY BY INDIV	IDUAL DEI	BTOR
	I declare under penalty of perjury to sheets, and that they are true and correct to				es, consisting of24
	silects, and that they are the and correct to	une best of m	y knowledge, imormation,	and belief.	
Date	July 22, 2014	Signature	/s/ Patrick Wayne Shire Patrick Wayne Shirey	ey	
			Debtor		
Date	July 22, 2014	Signature	/s/ Angela Maria Shirey	1	
			Angela Maria Shirey		
			Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# United States Bankruptcy Court Western District of Virginia

In	re	Patrick Wayne S Angela Maria Sh	Shirey nirev		Case No.	14-50770
				Debtor(s)	Chapter	7
		DISC	LOSURE OF COMP	ENSATION OF ATTO	RNEY FOR DE	CBTOR(S)
1.	coı	rsuant to 11 U.S.C. §	§ 329(a) and Bankruptcy Rule ne within one year before the f	2016(b), I certify that I am the atte illing of the petition in bankruptcy, on of or in connection with the bar	orney for the above-n , or agreed to be paid	amed debtor and that to me, for services rendered or to
		For legal services,	I have agreed to accept		\$	1,572.00
		Prior to the filing of	of this statement I have receive	ed	\$	97.00
		Balance Due			\$	1,475.00
2.	Th	e source of the comp	pensation paid to me was:			
		Debtor	☐ Other (specify):			
3.	Th	e source of compens	ation to be paid to me is:			
		Debtor	☐ Other (specify):			
4.		I have not agreed to	o share the above-disclosed co	empensation with any other person	unless they are meml	pers and associates of my law firm.
				ensation with a person or persons v names of the people sharing in the		
5.	In	return for the above-	-disclosed fee, I have agreed to	o render legal service for all aspect	ts of the bankruptcy c	ase, including:
	b. c.	Preparation and filin Representation of the [Other provisions as In addition t	ng of any petition, schedules, see debtor at the meeting of crees needed]		n may be required; nd any adjourned hea	
6.	Ву	agreement with the Services exc	debtor(s), the above-disclosed cluded by written fee agre	fee does not include the following eement between debtor and c	g service: counsel.	
				CERTIFICATION		
this		ertify that the foregoing.	ing is a complete statement of	any agreement or arrangement for	payment to me for re	presentation of the debtor(s) in
Dat	ed:	July 22, 2014		/s/ David L. Meek	(S	
				David L. Meeks 6		
				Carlton Legal Se		
				118 MacTanly Pla Staunton, VA 244		
					Fax: (540) 887-1366	6
					Itonlegalservices.	

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

# United States Bankruptcy Court Western District of Virginia

In re	Patrick Wayne Shirey Angela Maria Shirey		Case No.	14-50770
		Debtor(s)	Chapter	7
			-	

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Patrick Wayne Shirey Angela Maria Shirey	X /s/ Patrick Wayne Shirey	July 22, 2014
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <b>14-50770</b>	X /s/ Angela Maria Shirey	July 22, 2014
<u> </u>	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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B22A (Official Form 22A) (Chapter 7) (04/13)

Patrick Wayne Shirey  n re Angela Maria Shirey	According to the information required to be entered on this statement
Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number: <b>14-50770</b>	☐ The presumption arises.
(If known)	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by \$707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b. □ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>□ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>

	Part II. CALCULATION OF M	ION	NTHLY INC	CON	ME FOR § 707	<b>(b)(7</b>	) EXCLUSION	Ī	
	Marital/filing status. Check the box that applies a		_		-	stater	nent as directed.		
	a. Unmarried. Complete only Column A ("D								
	<ul> <li>b. ☐ Married, not filing jointly, with declaration "My spouse and I are legally separated under</li> </ul>								
2	purpose of evading the requirements of § 707								
	for Lines 3-11.	(-)(-	-,(,		responding to				,
	c. $\square$ Married, not filing jointly, without the declar					ne 2.b	above. Complete k	oth	Column A
	("Debtor's Income") and Column B ("Spot								
	d. Married, filing jointly. Complete both Colu						Spouse's Income'')	for	Lines 3-11.
	All figures must reflect average monthly income re calendar months prior to filing the bankruptcy case						Column A		Column B
	the filing. If the amount of monthly income varied						Debtor's		Spouse's
	six-month total by six, and enter the result on the a	appro	opriate line.				Income		Income
3	Gross wages, salary, tips, bonuses, overtime, con	mmi	ssions.				\$ 2,527.33	\$	0.00
	Income from the operation of a business, profess					and			
	enter the difference in the appropriate column(s) o business, profession or farm, enter aggregate numb					<b>)</b>			
	not enter a number less than zero. <b>Do not include</b>								
4	Line b as a deduction in Part V.		F						
			Debtor		Spouse				
	a. Gross receipts	\$		.00		.00			
	<ul><li>b. Ordinary and necessary business expenses</li><li>c. Business income</li></ul>		btract Line b fr			.00	\$ 0.00	\$	0.00
	Rent and other real property income. Subtract I						Ψ 0.00	Ψ	0.00
	the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any</b>								
	part of the operating expenses entered on Line b as a deduction in Part V.								
5		ф	Debtor		Spouse				
	<ul><li>a. Gross receipts</li><li>b. Ordinary and necessary operating expenses</li></ul>	\$		.00		.00			
	c. Rent and other real property income		btract Line b fr				\$ 0.00	\$	0.00
6	Interest, dividends, and royalties.					-	\$ 0.00	\$	0.00
7	Pension and retirement income.						\$ 0.00		0.00
	Any amounts paid by another person or entity,	on a	regular basis,	for	the household				
0	expenses of the debtor or the debtor's dependen								
8	<b>purpose.</b> Do not include alimony or separate main spouse if Column B is completed. Each regular pa					mn:			
	if a payment is listed in Column A, do not report the						\$ 0.00	\$	0.00
	Unemployment compensation. Enter the amount								
	However, if you contend that unemployment comp								
9	benefit under the Social Security Act, do not list the or B, but instead state the amount in the space below		nount of such c	omp	ensation in Column	Α			
	Unemployment compensation claimed to	· · ·							
	be a benefit under the Social Security Act Debto	or\$	0.00	Spo	ouse \$	.00	\$ 0.00	\$	0.00
	Income from all other sources. Specify source an								
	on a separate page. Do not include alimony or sep					ır			
	spouse if Column B is completed, but include all maintenance. Do not include any benefits received					2			
	received as a victim of a war crime, crime against l					,			
10	domestic terrorism.								
		ď	Debtor		Spouse	$-\parallel$			
	a. b.	\$			\$	$-\parallel$			
	Total and enter on Line 10	Ψ	<u>I</u>		<del>  Y</del>		\$ 0.00	¢	0.00
	Subtotal of Current Monthly Income for § 707()	h)(7)	Add Lines 2	hm	10 in Column A or		φ 0.00	Φ	0.00
11	Column B is completed add Lines 3 through 10 in						\$ 2.527.33	\$	0.00

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			2,527.33		
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	1				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.					
14	Applicable median family income. Enter the median family income for the applicable state and household size.  (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: VA b. Enter debtor's household size:	4	\$	92,277.00		
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.		•			
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts o	of this statement.				

# Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULA	TION OF CURREN	T MONTHLY INCOM	ME FOR § 707(b)(2	2)	
16	Enter the amount from Line 12.				\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a. b. c. d. Total and enter on Line 17		\$ \$ \$ \$		\$	
18	Current monthly income for § 707	<b>b</b> )(2). Subtract Line 17 fr	om Line 16 and enter the res	ult.	\$	
	Part V. CA	LCULATION OF D	EDUCTIONS FROM	INCOME		
	Subpart A: Ded	uctions under Standar	ds of the Internal Revenu	ie Service (IRS)		
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom					
	Persons under 65 years		Persons 65 years of age	or older		
	a1. Allowance per person b1. Number of persons c1. Subtotal	a2. b2. c2.	Allowance per person Number of persons Subtotal		\$	
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$		

1

20B						
	<ul><li>a. IRS Housing and Utilities Standards; mortgage/rental expense</li><li>b. Average Monthly Payment for any debts secured by your</li></ul>	\$				
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$				
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$			
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
	Local Standards: transportation; vehicle operation/public transport	rtation expense	\$			
22A	You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 8.  \$\Boxed{1} 0 \Boxed{1} 1 \Boxed{2} 2 \text{ or more.}\$	f whether you pay the expenses of operating a				
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation					
	the result in Line 23. Do not enter an amount less than zero.					
	, 1	\$				
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$				
		Subtract Line b from Line a.	\$			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
	a. IRS Transportation Standards, Ownership Costs	\$				
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42	\$				
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$			
25	Other Necessary Expenses: taxes. Enter the total average monthly exstate and local taxes, other than real estate and sales taxes, such as inconsecurity taxes, and Medicare taxes. Do not include real estate or sales	ome taxes, self employment taxes, social	\$			

26	Other Necessary Expenses: involuntary deductions for er deductions that are required for your employment, such as ro Do not include discretionary amounts, such as voluntary	etirement contributions, union dues, and uniform costs.	\$		
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to				
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
30	Other Necessary Expenses: childcare. Enter the total aver childcare - such as baby-sitting, day care, nursery and presch		\$		
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on				
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
33	Total Expenses Allowed under IRS Standards. Enter the	total of Lines 19 through 32.	\$		
24	Health Insurance, Disability Insurance, and Health Savin the categories set out in lines a-c below that are reasonably representations.				
34	a. Health Insurance \$				
	b. Disability Insurance \$	3			
	c. Health Savings Account \$		\$		
	Total and enter on Line 34.  If you do not actually expend this total amount, state your below:  \$	r actual total average monthly expenditures in the space			
35	Continued contributions to the care of household or fami expenses that you will continue to pay for the reasonable and ill, or disabled member of your household or member of you expenses.	d necessary care and support of an elderly, chronically	\$		
36	<b>Protection against family violence.</b> Enter the total average actually incurred to maintain the safety of your family under other applicable federal law. The nature of these expenses is	the Family Violence Prevention and Services Act or	\$		
37	Home energy costs. Enter the total average monthly amount Standards for Housing and Utilities, that you actually expentrustee with documentation of your actual expenses, and claimed is reasonable and necessary.	d for home energy costs. You must provide your case	\$		
38	Education expenses for dependent children less than 18. actually incur, not to exceed \$156.25* per child, for attendar school by your dependent children less than 18 years of age. documentation of your actual expenses, and you must expenses and not already accounted for in the IRS Standard Counter Cou	nce at a private or public elementary or secondary  You must provide your case trustee with plain why the amount claimed is reasonable and	\$		

 $<sup>^*</sup>$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					\$	
40			ns. Enter the amount that you will cont e organization as defined in 26 U.S.C. §			e form of cash or	\$
41	Total	l Additional Expense Deduct	ions under § 707(b). Enter the total of	Line	s 34 through 40		\$
			<b>Subpart C: Deductions for D</b>	ebt	Payment		
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$		□yes □no	
				_	Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount a.  Total: Add Lines					\$	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.						\$
			ses. If you are eligible to file a case undo by the amount in line b, and enter the r				
45	a. b.	issued by the Executive Of information is available at the bankruptcy court.)	chapter 13 plan payment. district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of rative expense of chapter 13 case	X	otal: Multiply Line	es a and b	\$
46	Total	Deductions for Debt Payme	<b>nt.</b> Enter the total of Lines 42 through 4	15.			\$
			<b>Subpart D: Total Deductions</b>	fror	n Income		
47	Total	l of all deductions allowed u	nder § 707(b)(2). Enter the total of Line	s 33,	41, and 46.		\$
		Part VI.	DETERMINATION OF § 707(	(b)(2	2) PRESUMP	ΓΙΟΝ	
48	Ente	r the amount from Line 18 (	Current monthly income for § 707(b)(	2))			\$
49	Ente	r the amount from Line 47 (	Total of all deductions allowed under	§ 707	'(b)(2))		\$
50	Mon	thly disposable income under	r § 707(b)(2). Subtract Line 49 from Lin	ne 48	and enter the resu	ılt.	\$
51	60-m	_	er § 707(b)(2). Multiply the amount in I	Line	50 by the number	60 and enter the	\$

B22A (Official Form 22A) (Chapter 7) (04/13)

7

	Initial presumption determination. Check the applicable box and proce	eed as directed.				
52	☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
32	☐ The amount set forth on Line 51 is more than \$12,475* Check the statement, and complete the verification in Part VIII. You may also com					
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,	.475*. Complete the remainder of Part V	I (Lines 53 through 55).			
53	Enter the amount of your total non-priority unsecured debt		\$			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the	ne number 0.25 and enter the result.	\$			
	Secondary presumption determination. Check the applicable box and	proceed as directed.				
55	☐ The amount on Line 51 is less than the amount on Line 54. Check of this statement, and complete the verification in Part VIII.	the box for "The presumption does not	arise" at the top of page 1			
	☐ The amount on Line 51 is equal to or greater than the amount on of page 1 of this statement, and complete the verification in Part VIII. Y		mption arises" at the top			
	Part VII. ADDITIONAL EXI	PENSE CLAIMS				
56	Other Expenses. List and describe any monthly expenses, not otherwise you and your family and that you contend should be an additional deduc 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page each item. Total the expenses.	ction from your current monthly income u	under §			
	Expense Description	Monthly An	nount			
	a.	\$				
	b.	\$				
	c.	\$				
	d.	\$				
	Total: Add Lines a, b, c, a	nd d \$				
	Part VIII. VERIFIC	ATION				
	I declare under penalty of perjury that the information provided in this st	tatement is true and correct. (If this is a	joint case, both debtors			
	must sign.) Date: July 22, 2014	Signature: /s/ Patrick Wayne Shire	ΑΛ			
	Duto. <u>0419 22, 2014</u>	Patrick Wayne Shirey	<u>-y</u>			
57		(Debtor)				
	Date: <b>July 22, 2014</b>	Signature /s/ Angela Maria Shirey	v			
		Angela Maria Shirey	<u>-                                      </u>			
		(Joint Debtor, i	if any)			

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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# United States Bankruptcy Court Western District of Virginia

Patrick Wayne Shirey Angela Maria Shirey		Case No.	14-50770	
	Debtor(s)	Chapter	7	

# **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

118 MacTanly Place Staunton, VA 24401 (540) 213-0547 Fax: (540) 887-1366